# THE DEPARTMENT'S MISSION:

The mission of the Department of Insurance is to protect consumers by providing assistance and information, by efficiently regulating the insurance industry's market behavior and financial solvency, and by fostering a competitive insurance marketplace.

Questions and comments can be emailed to:

DOI.Director@illinois.gov

Insurance professionals are also available to answer your questions in the following areas:

#### **HEALTH INSURANCE AND HMO INQUIRIES**

Office of Consumer Health Insurance (877) 527-9431 (Toll-Free)

**ALL OTHER CONSUMER** 

(Auto, Life, Homeowner, etc.)

& HEALTHCARE PROVIDER INQUIRIES

(866) 445-5364 (Toll-Free)

# MEDICARE BENEFICIARY AND CAREGIVER INQUIRIES

Senior Healthcare Insurance Program

(800) 548-9034 (Toll-Free)

DOI.SHIP@illinois.gov

## **PUBLIC PENSION INQUIRIES**

(800) 207-6958 (Toll-Free)

DOI.Pension@illinois.gov

#### INSURANCE PRODUCER LICENSING INQUIRIES

(217) 782-6366

DOI.Licensing@illinois.gov

The Department can also aid Spanish, Polish, Korean, Japanese, Urdu, Hindi, and Bengali speaking consumers.

# Illinois Department of Insurance Office Locations

# Springfield

320 W. Washington Street

Springfield, IL 62767-0001 MAIN: 217/782-4515

FAX: 217/782-5020 (Main)

FAX: 217/558-2083 (Consumer Complaints)

TDD: 217/524-4872 Walk-ins welcome

# Chicago

James R. Thompson Center

100 W. Randolph St., Suite 9-301

Chicago, IL 60601-3395

MAIN: 312/814-2420

FAX: 312/814-5416

Consumer Complaints: (312) 814-2427

TDD: 312/814-2603 Walk-ins welcome

Website: www.insurance.illinois.gov



# Did you know?

The Illinois Department of Insurance now has

Facebook and Twitter pages.







# WE ARE HERE FOR YOU

Department of Insurance

www.insurance.illinois.gov

# WE CAN HELP

ACH YEAR THE DEPARTMENT INVESTIGATES thousands of written complaints relating to health insurance, auto insurance, homeowner insurance, and life insurance, and hundreds of formal complaints relating to insurance agents. The Department also counsels tens of thousands of Medicare beneficiaries, responds to thousands of consumer inquiries, and fields well over one hundred thousand telephone calls to its toll-free hotlines.

# The Department can assist consumers in a variety of ways. Common questions involve:

- Coverage issues
- Claim disputes
- Premium issues
- Sales misrepresentations
- Policy cancellations
- Customer service complaints
- License status of an insurance company or agent

## The Department cannot:

- Give legal advice
- Recommend a particular insurance company or agent
- Make medical judgments

Visitors to the Department of Insurance website (www.insurance.illinois.gov) can find insurance shopping guides, consumer fact sheets, FAQs, and more. In addition, skilled Department professionals are only a phone call away, and can assist consumers with questions about:



#### **AUTO INSURANCE**

- Can my credit information affect my insurance premiums?
- How do I file a claim with another driver's insurance company?
- Can my insurance be cancelled if I am involved in an accident?
- What are the options for drivers with a poor driving record?

#### LIFE INSURANCE AND ANNUITIES

- What are the differences between whole life, universal life and term life policies?
- How can I tell if I have been involved in a life insurance scam?
- What is an equity-indexed annuity?

#### **HOMEOWNER INSURANCE**

- What does my homeowner insurance policy cover?
- How can I lower my homeowner insurance premium?
- What can I do to protect my home and valuables?

#### HEALTH INSURANCE

The Department also has specially trained professionals to assist consumers with questions about health insurance.

# The Office of Consumer Health Insurance:

- Helps consumers understand health insurance coverage
- Advises consumers of rights under insurance policies
- Assists consumers in filing appeals and complaints
- Provides resources to those in need of assistance



## Senior Health Insurance Program (SHIP):

SHIP is a free statewide health insurance counseling service for Medicare beneficiaries and their caregivers. SHIP counselors are trained to:

- Educate consumers and answer questions about all Medicare products
- Assist in filing Medicare and Medicare Supplement claims
- Analyze Medicare Supplement and long-term care policies

### **PUBLIC PENSION**

Responsible for the regulation of 661 Public Pension Funds and Systems created under the Illinois Pension Code, the Public Pension Division:

- Conducts compliance audits on the 649 downstate Police and Fire Public Pension Funds on a three year cycle
- Advises Public Pension Fund Trustees and the General Assembly on the administration of Public Pension Funds regulated by the Pension Code
- Responds to inquiries from Public Pension Fund participants and the general public